

NEBRASKA BANKSHARES, INC.

	CPP Disbursement Date 02/27/2009	RSSD (Holding Company) 1054765	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$45	\$46	1.4%		
Loans	\$26	\$24	-5.7%		
Construction & development	\$0	\$0	0.9%		
Closed-end 1-4 family residential	\$3	\$3	-20.1%		
Home equity	\$0	\$0			
Credit card	\$0	\$0			
Other consumer	\$2	\$1	-63.1%		
Commercial & Industrial	\$6	\$6	-7.1%		
Commercial real estate	\$1	\$1	5.7%		
Unused commitments	\$6	\$7	13.4%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$9	\$10	12.7%		
Asset-backed securities	\$0	\$0			
Other securities	\$2	\$3	22.7%		
Cash & balances due	\$4	\$6	45.8%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$37	\$37	1.1%		
Deposits	\$29	\$31	7.1%		
Total other borrowings	\$8	\$6	-21.9%		
FHLB advances	\$7	\$6	-18.9%		
Equity					
Equity capital at quarter end	\$8	\$9	2.7%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	14.4%	15.1%	--		
Tier 1 risk based capital ratio	20.5%	22.5%	--		
Total risk based capital ratio	21.7%	23.7%	--		
Return on equity ¹	11.6%	11.9%	--		
Return on assets ¹	2.1%	2.3%	--		
Net interest margin ¹	4.1%	3.9%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	90.5%	357.5%	--		
Loss provision to net charge-offs (qtr)	0.0%	-1500.0%	--		
Net charge-offs to average loans and leases ¹	2.7%	0.0%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	0.0%	0.0%	0.0%	0.0%	--
Closed-end 1-4 family residential	0.0%	0.0%	0.0%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	1.6%	3.8%	0.0%	0.0%	--
Commercial & Industrial	10.2%	2.2%	2.9%	0.0%	--
Commercial real estate	1.9%	0.0%	0.0%	0.0%	--
Total loans	2.6%	0.6%	0.7%	0.0%	--